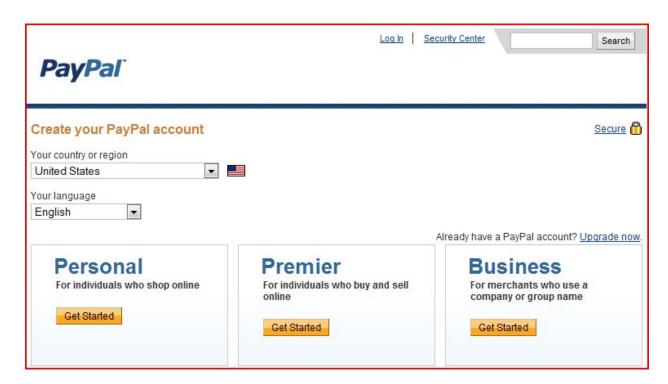
"PayBook" software User's Guide with PayPal

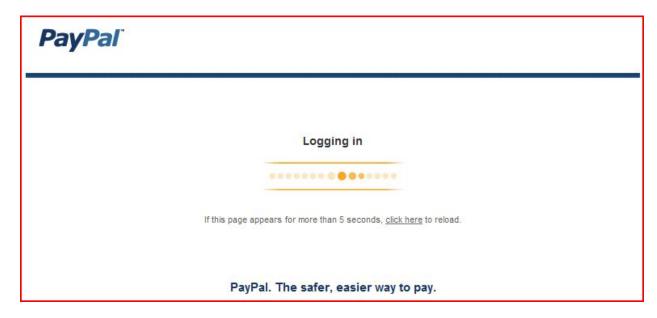
This presentation shows how a user can earn money with the system "Paybook.

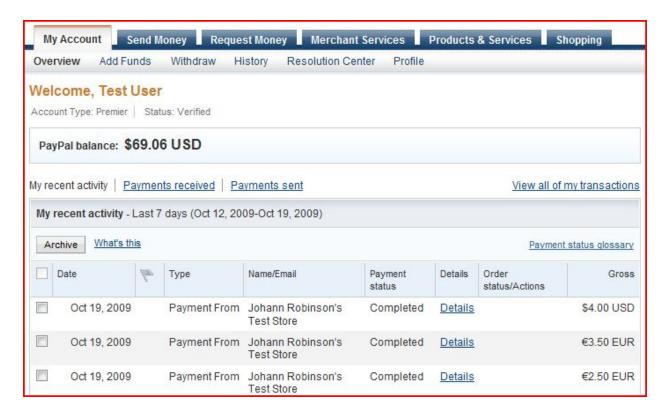
The process of Paybook step by step





If not already doing, create a PayPal Premier account and load funds from your bank.





To log

We must upgrade the account to buy and sell with the system: Upgrade the account> choose Premier (or business account).



API Access

An API (Application Programming Interface) allows PayPal software to communicate with your online store or shopping cart.

Setting up API permissions and credentials

Choose one of the following options to integrate your PayPal payment solution with your online store or shopping cart.

Option 1 - Grant API permissions to a third party to use certain PayPal APIs on your behalf.

Choose this option if:

- You are using a pre-integrated shopping cart, hosted by a third party
- Your website is hosted and managed by a third-party service provider

Grant API permission

Option 2 - Request API credentials to create your own API username and password.

This option applies to:

- · Custom websites and online stores
- · Pre-integrated shopping carts running on your own server

View API Certificate

View or Remove API Signature

Back to Profile Summary

For preconfigured shopping carts: Copy and paste the API username, password, and signature into your shopping cart configuration or administration screen.

For building custom shopping carts: Store the following credential information in a secure location with limited access.

Credential API Signature

API Username bob_1228753395_per_api1.gmail.com

API Password 5396CWRJP62HES74

Signature AFcWxV21C7fd0v3bYYYRCpSSRI31AXI353cqalhXTzu4SnL2g5ZYdjTa

Request Date Feb 12, 2009 06:51:58 PST

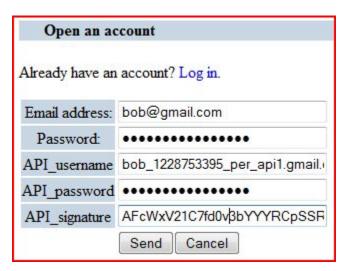
Done Remove

To obtain credentials to the API:

- Click on My Acount> Profile> API Access> Request API Credentials> API Signature> Agree and Submit
- Copy and Paste the Username, Password and the signature to authenticate to the platform.
- 1. The user creates his account with the PSP, has supplied, has outperformed his account and retrieved information API.

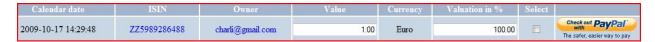








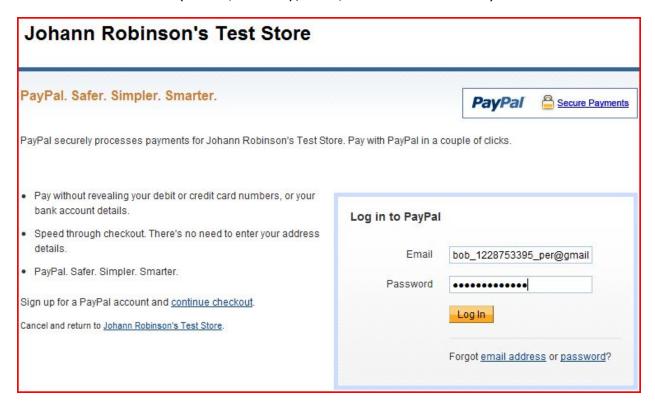
2. The user creates an account. (Link on the first page top right.) The next time it connects.

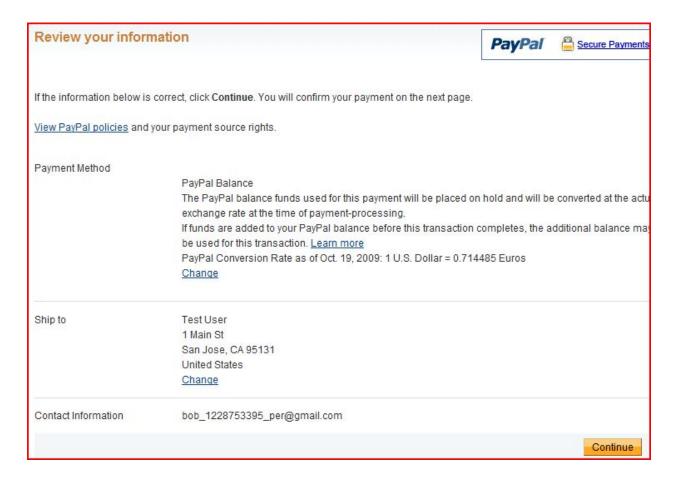


3. The user goes to the purchase page and select an ISIN number (defined as the value and profit if needed).

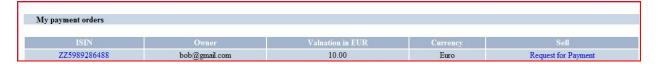


The purchase order is saved and accessible via the menu of the same name. It summarizes the state of transaction (Active / Standby, Fails / Canceled or Finished).

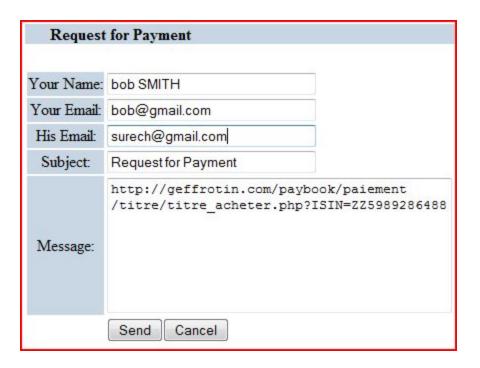




4. The user is redirected to the PSP. She did all the steps required for payment. And is returned on the trading platform automatically.



5. The money was transferred by the PSP and the equivalent request for payment also. (The transfer of ownership of securities is based on new figures sent by the API to prevent any attempt of fraud.) The pending transaction "pending" changes to "done" with the transaction number recovered from the PSP. For each transaction, money is saved in the accounts of the financial institution. In a crisis (such as unavailability of the platform title), the money, it is always available.

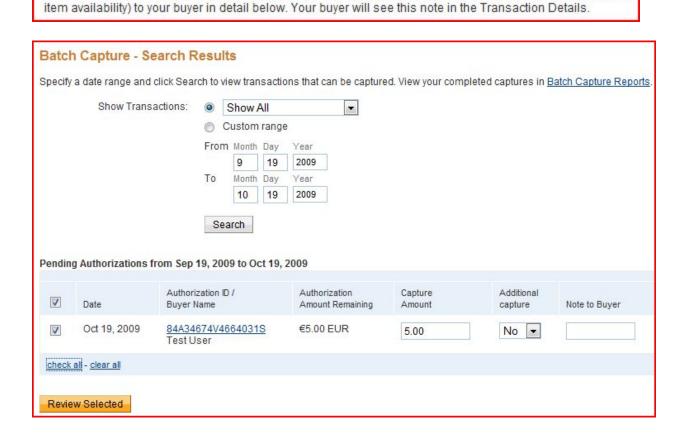


- 6. The user can see his tracks and refresh the page (F5). It can also use the emailling to expedite the payment process, then:
- The seller receives an email notification informing the FSX the transfer of title and receipt of money. (Transmitter + Money + currency)
- The buyer receives an email notification from the financial institution. (+ Money + dollar + product code)

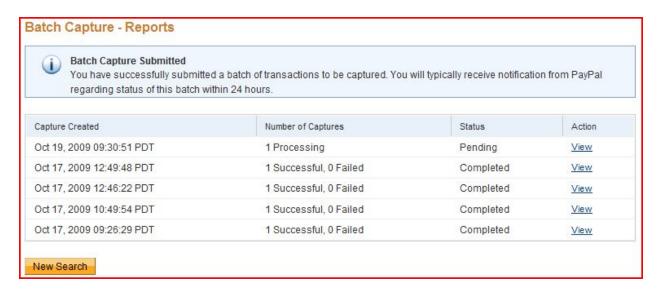


Capture Funds Enter the capture details below to move funds from your buyer's account to your account. To capture multiple transactions at once, use our batch capture tool. Authorization ID: 84A34674V4664031S Name: Test User Email: bob_1228753395_per@gmail.com Authorization Amount: €5.00 EUR Capture Amount: Additional Capture ② Yes (option to capture additional funds on this authorization if needed) Possible: ③ No (no additional capture needed; close authorization after this capture) Note to merchant: Your buyer Test User authorized a payment of €5.00 EUR. If you capture an amount different than this, you should notify your buyer of this change.

PayPal strongly recommends that you explain any unique circumstances (e.g. multiple captures, changes in



Batch Capture - Confirm These transactions may be captured by clicking Capture. If you need to edit this selection, click Edit. Batch capture processing may take up to 24 hours. PayPal will send you an email when your capture is complete. Authorization Amount Additional Capture Authorization ID / Buyer Name Capture Amount Note to Buyer Date Oct 19, 2009 84A34674V4664031S €5.00 EUR €5.00 EUR No Test User Capture Edit

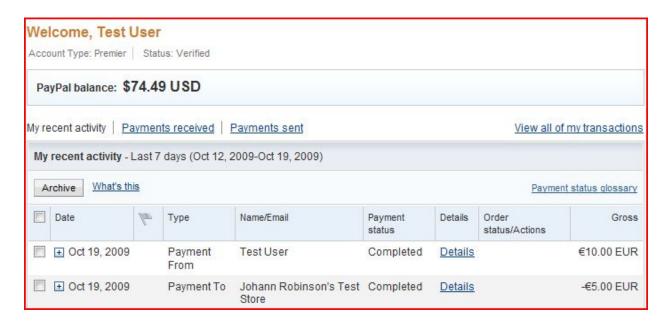




To raise money on his PayPal account:

Accommodation> Main Page> My recent activity> Application Status / Action> Collect / capture> collection batch> see all search> check all> check the selected items> Collections> batch sent> My Account





The balance of the user's account (69.06) is higher (74.49) than it was before without the use of this application. This was to be demonstrated.

Each user can repeat the process as many times as he wants without restrictions.

7. The user disconnects from the trading platform (FSX) and PSP.